

**Table IV, continued****Table to Convert Credits to Joint and Survivor Options****When the Player's Spouse is the Beneficiary and the Player Had Not Attained Age 55 As Of September 1, 2007**

<b>Age of Player When Benefits Begin To Be Paid</b>	<b>Age of Spouse When Benefits Begin To Be Paid To Player</b>						
	<b>39</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>
<b>45</b>	0.867	0.870	0.873	0.876	0.879	0.882	0.885
<b>46</b>	0.857	0.860	0.863	0.866	0.870	0.873	0.876
<b>47</b>	0.847	0.850	0.854	0.857	0.860	0.863	0.867
<b>48</b>	0.837	0.840	0.843	0.847	0.850	0.854	0.857
<b>49</b>	0.826	0.830	0.833	0.836	0.840	0.843	0.847
<b>50</b>	0.815	0.819	0.822	0.826	0.829	0.833	0.837
<b>51</b>	0.804	0.807	0.811	0.814	0.818	0.822	0.826
<b>52</b>	0.792	0.796	0.799	0.803	0.807	0.810	0.814
<b>53</b>	0.780	0.784	0.787	0.791	0.795	0.799	0.803
<b>54</b>	0.768	0.771	0.775	0.779	0.782	0.786	0.791
<b>55</b>	0.755	0.758	0.762	0.766	0.770	0.774	0.778
<b>56</b>	0.742	0.745	0.749	0.753	0.757	0.761	0.765
<b>57</b>	0.728	0.732	0.735	0.739	0.743	0.747	0.752
<b>58</b>	0.714	0.717	0.721	0.725	0.729	0.733	0.738
<b>59</b>	0.699	0.703	0.707	0.711	0.715	0.719	0.723
<b>60</b>	0.684	0.688	0.692	0.696	0.700	0.704	0.708
<b>61</b>	0.669	0.673	0.676	0.680	0.684	0.689	0.693
<b>62</b>	0.653	0.657	0.660	0.664	0.668	0.673	0.677
<b>63</b>	0.637	0.640	0.644	0.648	0.652	0.656	0.661
<b>64</b>	0.620	0.623	0.627	0.631	0.635	0.639	0.644
<b>65</b>	0.603	0.606	0.610	0.614	0.618	0.622	0.626

Table IV, continued

## Table to Convert Credits to Joint and Survivor Options

When the Player's Spouse is the Beneficiary and the Player Had Not Attained Age 55 As Of September 1, 2007

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player						
	46	47	48	49	50	51	52
45	0.888	0.891	0.894	0.898	0.901	0.904	0.907
46	0.879	0.883	0.886	0.889	0.893	0.896	0.899
47	0.870	0.874	0.877	0.881	0.884	0.888	0.891
48	0.861	0.864	0.868	0.871	0.875	0.879	0.882
49	0.851	0.854	0.858	0.862	0.866	0.870	0.873
50	0.840	0.844	0.848	0.852	0.856	0.860	0.864
51	0.830	0.833	0.837	0.842	0.846	0.850	0.854
52	0.818	0.822	0.827	0.831	0.835	0.839	0.844
53	0.807	0.811	0.815	0.819	0.824	0.828	0.833
54	0.795	0.799	0.803	0.808	0.812	0.817	0.821
55	0.782	0.787	0.791	0.796	0.800	0.805	0.810
56	0.769	0.774	0.778	0.783	0.788	0.793	0.797
57	0.756	0.761	0.765	0.770	0.775	0.780	0.785
58	0.742	0.747	0.751	0.756	0.761	0.766	0.771
59	0.728	0.732	0.737	0.742	0.747	0.752	0.757
60	0.713	0.718	0.722	0.727	0.732	0.738	0.743
61	0.698	0.702	0.707	0.712	0.717	0.722	0.728
62	0.682	0.686	0.691	0.696	0.701	0.707	0.712
63	0.665	0.670	0.675	0.680	0.685	0.690	0.696
64	0.648	0.653	0.658	0.663	0.668	0.673	0.679
65	0.631	0.635	0.640	0.645	0.650	0.656	0.661

**Table IV, continued****Table to Convert Credits to Joint and Survivor Options****When the Player's Spouse is the Beneficiary and the Player Had Not Attained Age 55 As Of September 1, 2007**

<b>Age of Player When Benefits Begin To Be Paid</b>	<b>Age of Spouse When Benefits Begin To Be Paid To Player</b>						
	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>
<b>45</b>	0.910	0.913	0.916	0.920	0.922	0.925	0.928
<b>46</b>	0.903	0.906	0.909	0.912	0.916	0.919	0.922
<b>47</b>	0.895	0.898	0.901	0.905	0.908	0.912	0.915
<b>48</b>	0.886	0.890	0.893	0.897	0.901	0.904	0.908
<b>49</b>	0.877	0.881	0.885	0.889	0.892	0.896	0.900
<b>50</b>	0.868	0.872	0.876	0.880	0.884	0.888	0.892
<b>51</b>	0.858	0.862	0.866	0.871	0.875	0.879	0.883
<b>52</b>	0.848	0.852	0.857	0.861	0.865	0.870	0.874
<b>53</b>	0.837	0.842	0.846	0.851	0.856	0.860	0.865
<b>54</b>	0.826	0.831	0.836	0.840	0.845	0.850	0.855
<b>55</b>	0.815	0.819	0.824	0.829	0.834	0.839	0.844
<b>56</b>	0.802	0.807	0.813	0.818	0.823	0.828	0.833
<b>57</b>	0.790	0.795	0.800	0.805	0.811	0.816	0.822
<b>58</b>	0.777	0.782	0.787	0.793	0.798	0.804	0.810
<b>59</b>	0.763	0.768	0.774	0.779	0.785	0.791	0.797
<b>60</b>	0.748	0.754	0.760	0.765	0.771	0.777	0.783
<b>61</b>	0.733	0.739	0.745	0.751	0.757	0.763	0.769
<b>62</b>	0.718	0.723	0.729	0.735	0.741	0.748	0.754
<b>63</b>	0.701	0.707	0.713	0.719	0.725	0.732	0.738
<b>64</b>	0.684	0.690	0.696	0.702	0.709	0.715	0.722
<b>65</b>	0.667	0.673	0.679	0.685	0.691	0.698	0.705

Table IV, continued

## Table to Convert Credits to Joint and Survivor Options

When the Player's Spouse is the Beneficiary and the Player Had Not Attained Age 55 As Of September 1, 2007

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player						
	60	61	62	63	64	65	66
45	0.931	0.934	0.937	0.939	0.942	0.945	0.947
46	0.925	0.928	0.931	0.934	0.937	0.939	0.942
47	0.918	0.921	0.925	0.928	0.931	0.934	0.936
48	0.911	0.914	0.918	0.921	0.924	0.928	0.931
49	0.904	0.907	0.911	0.914	0.918	0.921	0.924
50	0.896	0.899	0.903	0.907	0.911	0.914	0.918
51	0.887	0.891	0.895	0.899	0.903	0.907	0.911
52	0.879	0.883	0.887	0.891	0.895	0.900	0.904
53	0.869	0.874	0.878	0.883	0.887	0.892	0.896
54	0.860	0.864	0.869	0.874	0.879	0.883	0.888
55	0.849	0.854	0.859	0.864	0.869	0.874	0.879
56	0.839	0.844	0.849	0.854	0.860	0.865	0.870
57	0.827	0.833	0.838	0.844	0.849	0.855	0.860
58	0.815	0.821	0.827	0.832	0.838	0.844	0.850
59	0.803	0.809	0.815	0.821	0.827	0.833	0.839
60	0.789	0.795	0.802	0.808	0.814	0.820	0.827
61	0.775	0.782	0.788	0.794	0.801	0.808	0.814
62	0.760	0.767	0.774	0.780	0.787	0.794	0.801
63	0.745	0.752	0.758	0.765	0.772	0.779	0.786
64	0.728	0.735	0.742	0.749	0.757	0.764	0.771
65	0.712	0.719	0.726	0.733	0.740	0.748	0.755

Table IV, continued

**Table to Convert Credits to Joint and Survivor Options  
When the Player's Spouse is the Beneficiary and the Player Had Not Attained Age 55 As Of September 1, 2007**

Age of Player When Benefits Begin To Be Paid	Age of Spouse When Benefits Begin To Be Paid To Player			
	67	68	69	70
45	0.950	0.952	0.954	0.956
46	0.945	0.947	0.950	0.952
47	0.939	0.942	0.945	0.947
48	0.934	0.937	0.939	0.942
49	0.928	0.931	0.934	0.937
50	0.921	0.925	0.928	0.931
51	0.915	0.918	0.922	0.925
52	0.908	0.911	0.915	0.919
53	0.900	0.904	0.908	0.912
54	0.892	0.897	0.901	0.905
55	0.884	0.888	0.893	0.898
56	0.875	0.880	0.885	0.890
57	0.865	0.871	0.876	0.881
58	0.855	0.861	0.866	0.872
59	0.845	0.850	0.856	0.862
60	0.833	0.839	0.845	0.851
61	0.821	0.827	0.834	0.840
62	0.807	0.814	0.821	0.828
63	0.793	0.801	0.808	0.815
64	0.779	0.786	0.793	0.801
65	0.763	0.771	0.778	0.786



**Table V****Table to Convert Benefit Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse or When Player Had Attained Age 55 As Of September 1, 2007**

If 100% of the benefit payable during the lifetime of the Player and his beneficiary is paid to the beneficiary if the Player dies first, then the applicable factor from this chart is applied to the benefit.

If the beneficiary receives less than 100% of the benefit, the appropriate factor is obtained from line 5 of the following worksheet:

- (1) Enter the percent (in decimal form) of the Player's benefit to go to the beneficiary on his death: \_\_\_\_\_
- (2) Enter the factor from this Table V if 100% of the benefit was to go to the beneficiary: \_\_\_\_\_
- (3) Multiply the entries on lines (1) and (2) and enter here: \_\_\_\_\_
- (4) Add the entries on lines (1) and (2) and subtract the entry on line (3): \_\_\_\_\_
- (5) Divide the entry on line (2) by the entry on line (4) (the answer should be carried to three decimal places): \_\_\_\_\_

**Table V**

**Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse or When Player Had Attained Age 55 As Of September 1, 2007**

**Age of Player When**

**Benefits Begin To Be Paid**

**Age of Beneficiary When Benefits Begin To Be Paid To Player**

	25	26	27	28	29	30	31
45	0.834	0.836	0.838	0.841	0.843	0.845	0.848
46	0.824	0.826	0.828	0.831	0.833	0.835	0.838
47	0.813	0.816	0.818	0.820	0.823	0.825	0.828
48	0.803	0.805	0.807	0.809	0.812	0.814	0.817
49	0.791	0.794	0.796	0.798	0.801	0.803	0.806
50	0.780	0.782	0.784	0.787	0.789	0.792	0.795
51	0.768	0.770	0.773	0.775	0.778	0.780	0.783
52	0.756	0.758	0.761	0.763	0.766	0.768	0.771
53	0.744	0.746	0.748	0.751	0.753	0.756	0.759
54	0.731	0.733	0.736	0.738	0.741	0.743	0.746
55	0.718	0.721	0.723	0.725	0.728	0.730	0.733
56	0.705	0.707	0.709	0.712	0.714	0.717	0.720
57	0.691	0.694	0.696	0.698	0.701	0.703	0.706
58	0.677	0.680	0.682	0.684	0.687	0.689	0.692
59	0.663	0.665	0.667	0.670	0.672	0.675	0.677
60	0.648	0.650	0.653	0.655	0.657	0.660	0.662
61	0.633	0.635	0.637	0.640	0.642	0.644	0.647
62	0.618	0.620	0.622	0.624	0.626	0.629	0.631
63	0.602	0.604	0.606	0.608	0.610	0.612	0.615
64	0.585	0.587	0.589	0.591	0.594	0.596	0.598
65	0.569	0.571	0.573	0.575	0.577	0.579	0.582

Table V, continued

Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse  
or When Player Had Attained Age 55 As Of September 1, 2007

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	32	33	34	35	36	37	38
45	0.851	0.853	0.856	0.859	0.862	0.865	0.868
46	0.841	0.844	0.846	0.849	0.853	0.856	0.859
47	0.830	0.833	0.836	0.839	0.842	0.846	0.849
48	0.820	0.823	0.826	0.829	0.832	0.835	0.839
49	0.809	0.812	0.815	0.818	0.821	0.825	0.828
50	0.798	0.800	0.804	0.807	0.810	0.813	0.817
51	0.786	0.789	0.792	0.795	0.799	0.802	0.806
52	0.774	0.777	0.780	0.783	0.787	0.790	0.794
53	0.762	0.765	0.768	0.771	0.774	0.778	0.782
54	0.749	0.752	0.755	0.758	0.762	0.765	0.769
55	0.736	0.739	0.742	0.745	0.749	0.752	0.756
56	0.723	0.726	0.729	0.732	0.735	0.739	0.743
57	0.709	0.712	0.715	0.718	0.722	0.725	0.729
58	0.695	0.698	0.701	0.704	0.708	0.711	0.715
59	0.680	0.683	0.686	0.690	0.693	0.697	0.700
60	0.665	0.668	0.671	0.675	0.678	0.681	0.685
61	0.650	0.653	0.656	0.659	0.662	0.666	0.670
62	0.634	0.637	0.640	0.643	0.646	0.650	0.654
63	0.618	0.621	0.624	0.627	0.630	0.633	0.637
64	0.601	0.604	0.607	0.610	0.613	0.617	0.620
65	0.584	0.587	0.590	0.593	0.596	0.599	0.603



Table V, continued

**Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse or When Player Had Attained Age 55 As Of September 1, 2007**

**Age of Player When**

**Benefits Begin To Be Paid**

**Age of Beneficiary When Benefits Begin To Be Paid To Player**

	39	40	41	42	43	44	45
45	0.872	0.875	0.878	0.882	0.886	0.889	0.893
46	0.862	0.865	0.869	0.873	0.877	0.881	0.884
47	0.852	0.856	0.859	0.863	0.867	0.871	0.875
48	0.842	0.846	0.849	0.853	0.857	0.861	0.866
49	0.832	0.835	0.839	0.843	0.847	0.851	0.856
50	0.821	0.824	0.828	0.832	0.836	0.841	0.845
51	0.809	0.813	0.817	0.821	0.825	0.830	0.834
52	0.798	0.801	0.805	0.809	0.814	0.818	0.823
53	0.785	0.789	0.793	0.797	0.802	0.807	0.811
54	0.773	0.777	0.781	0.785	0.790	0.794	0.799
55	0.760	0.764	0.768	0.772	0.777	0.782	0.787
56	0.747	0.751	0.755	0.759	0.764	0.769	0.774
57	0.733	0.737	0.741	0.746	0.750	0.755	0.760
58	0.719	0.723	0.727	0.732	0.736	0.741	0.746
59	0.704	0.709	0.713	0.717	0.722	0.727	0.732
60	0.689	0.693	0.698	0.702	0.707	0.711	0.716
61	0.674	0.678	0.682	0.686	0.691	0.696	0.701
62	0.657	0.662	0.666	0.670	0.675	0.680	0.685
63	0.641	0.645	0.650	0.654	0.658	0.663	0.668
64	0.624	0.628	0.633	0.637	0.641	0.646	0.651
65	0.607	0.611	0.615	0.620	0.624	0.629	0.633

Table V, continued

**Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse or When Player Had Attained Age 55 As Of September 1, 2007**

**Age of Player When**

**Benefits Begin To Be Paid**

**Age of Beneficiary When Benefits Begin To Be Paid To Player**

	46	47	48	49	50	51	52
45	0.897	0.901	0.905	0.909	0.913	0.917	0.921
46	0.888	0.893	0.897	0.901	0.905	0.909	0.914
47	0.879	0.884	0.888	0.892	0.897	0.901	0.906
48	0.870	0.874	0.879	0.883	0.888	0.893	0.897
49	0.860	0.865	0.869	0.874	0.879	0.884	0.889
50	0.850	0.855	0.859	0.864	0.869	0.874	0.879
51	0.839	0.844	0.849	0.854	0.859	0.864	0.870
52	0.828	0.833	0.838	0.843	0.849	0.854	0.859
53	0.816	0.821	0.827	0.832	0.837	0.843	0.849
54	0.804	0.809	0.815	0.820	0.826	0.832	0.838
55	0.792	0.797	0.802	0.808	0.814	0.820	0.826
56	0.779	0.784	0.790	0.795	0.801	0.807	0.814
57	0.765	0.771	0.776	0.782	0.788	0.794	0.801
58	0.751	0.757	0.762	0.768	0.774	0.781	0.787
59	0.737	0.742	0.748	0.754	0.760	0.767	0.773
60	0.722	0.727	0.733	0.739	0.745	0.752	0.759
61	0.706	0.712	0.718	0.724	0.730	0.736	0.743
62	0.690	0.696	0.701	0.707	0.714	0.720	0.727
63	0.673	0.679	0.685	0.691	0.697	0.704	0.710
64	0.656	0.662	0.667	0.673	0.680	0.686	0.693
65	0.639	0.644	0.650	0.656	0.662	0.669	0.675

Table V, continued

Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse  
or When Player Had Attained Age 55 As Of September 1, 2007

Age of Player When

Benefits Begin To Be Paid

Age of Beneficiary When Benefits Begin To Be Paid To Player

	53	54	55	56	57	58	59
45	0.925	0.929	0.933	0.937	0.941	0.945	0.949
46	0.918	0.922	0.927	0.931	0.935	0.939	0.944
47	0.910	0.915	0.919	0.924	0.928	0.933	0.937
48	0.902	0.907	0.912	0.917	0.921	0.926	0.931
49	0.894	0.899	0.904	0.909	0.914	0.919	0.924
50	0.885	0.890	0.895	0.901	0.906	0.911	0.916
51	0.875	0.881	0.886	0.892	0.897	0.903	0.909
52	0.865	0.871	0.877	0.883	0.888	0.894	0.900
53	0.855	0.861	0.867	0.873	0.879	0.885	0.891
54	0.844	0.850	0.856	0.862	0.869	0.875	0.882
55	0.832	0.839	0.845	0.852	0.858	0.865	0.872
56	0.820	0.827	0.833	0.840	0.847	0.854	0.861
57	0.807	0.814	0.821	0.828	0.835	0.843	0.850
58	0.794	0.801	0.808	0.815	0.823	0.831	0.838
59	0.780	0.787	0.795	0.802	0.810	0.818	0.826
60	0.766	0.773	0.780	0.788	0.796	0.804	0.812
61	0.750	0.758	0.765	0.773	0.781	0.789	0.798
62	0.734	0.742	0.749	0.757	0.766	0.774	0.783
63	0.718	0.725	0.733	0.741	0.750	0.758	0.767
64	0.700	0.708	0.715	0.724	0.733	0.741	0.750
65	0.683	0.690	0.698	0.706	0.715	0.724	0.733

Table V, continued

Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse  
or When Player Had Attained Age 55 As Of September 1, 2007

Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player						
	60	61	62	63	64	65	66
45	0.953	0.957	0.961	0.964	0.968	0.971	0.975
46	0.948	0.952	0.956	0.960	0.963	0.967	0.971
47	0.942	0.946	0.950	0.955	0.959	0.963	0.967
48	0.936	0.940	0.945	0.949	0.954	0.958	0.962
49	0.929	0.934	0.939	0.944	0.948	0.953	0.957
50	0.922	0.927	0.932	0.937	0.942	0.947	0.952
51	0.914	0.920	0.925	0.931	0.936	0.941	0.946
52	0.906	0.912	0.918	0.924	0.929	0.935	0.940
53	0.898	0.904	0.910	0.916	0.922	0.928	0.934
54	0.889	0.895	0.902	0.908	0.915	0.921	0.927
55	0.879	0.886	0.893	0.900	0.906	0.913	0.920
56	0.869	0.876	0.883	0.890	0.898	0.905	0.912
57	0.858	0.865	0.873	0.881	0.888	0.896	0.903
58	0.846	0.854	0.862	0.870	0.878	0.886	0.894
59	0.834	0.842	0.850	0.859	0.867	0.875	0.884
60	0.821	0.828	0.838	0.847	0.855	0.864	0.873
61	0.807	0.816	0.825	0.834	0.843	0.852	0.861
62	0.792	0.801	0.810	0.820	0.829	0.839	0.848
63	0.776	0.786	0.795	0.805	0.815	0.825	0.835
64	0.760	0.769	0.779	0.789	0.800	0.810	0.820
65	0.743	0.752	0.763	0.773	0.783	0.794	0.805

Table V, continued

**Table to Convert Credits to Joint and Survivor Options When Player's Beneficiary is Not His Spouse or When Player Had Attained Age 55 As Of September 1, 2007**

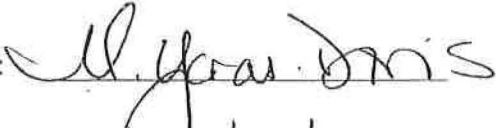
Age of Player When Benefits Begin To Be Paid	Age of Beneficiary When Benefits Begin To Be Paid To Player			
	67	68	69	70
45	0.978	0.981	0.984	0.987
46	0.974	0.978	0.981	0.984
47	0.970	0.974	0.978	0.981
48	0.966	0.970	0.974	0.978
49	0.962	0.966	0.970	0.974
50	0.957	0.961	0.966	0.970
51	0.951	0.956	0.961	0.966
52	0.946	0.951	0.956	0.961
53	0.945	0.945	0.951	0.956
54	0.933	0.939	0.945	0.951
55	0.926	0.933	0.939	0.945
56	0.919	0.925	0.932	0.939
57	0.910	0.918	0.925	0.932
58	0.902	0.909	0.917	0.925
59	0.892	0.900	0.908	0.916
60	0.882	0.890	0.899	0.907
61	0.870	0.880	0.889	0.898
62	0.858	0.868	0.877	0.887
63	0.845	0.855	0.865	0.875
64	0.831	0.842	0.852	0.863
65	0.816	0.827	0.838	0.849



**EXECUTION**

**IN WITNESS WHEREOF**, the NFLPA and the Management Council have caused this Retirement Plan restatement, effective as of April 1, 2009, to be executed.

**NATIONAL FOOTBALL LEAGUE  
PLAYERS ASSOCIATION**

By:   
Date: 1/29/10

**NATIONAL FOOTBALL LEAGUE  
MANAGEMENT COUNCIL**

By: \_\_\_\_\_  
Date: \_\_\_\_\_

**EXECUTION**

**IN WITNESS WHEREOF**, the NFLPA and the Management Council have caused this Retirement Plan restatement, effective as of April 1, 2009, to be executed.

**NATIONAL FOOTBALL LEAGUE  
PLAYERS ASSOCIATION**

By: \_\_\_\_\_

Date: \_\_\_\_\_

**NATIONAL FOOTBALL LEAGUE  
MANAGEMENT COUNCIL**

By: 

Date:  29, 2010

**EXECUTION**

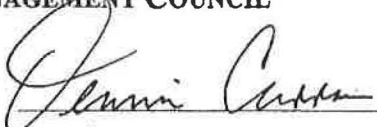
**IN WITNESS WHEREOF**, the NFLPA and the Management Council have caused this Retirement Plan restatement, effective as of April 1, 2009, to be executed.

**NATIONAL FOOTBALL LEAGUE  
PLAYERS ASSOCIATION**

By: \_\_\_\_\_

Date: \_\_\_\_\_

**NATIONAL FOOTBALL LEAGUE  
MANAGEMENT COUNCIL**

By: 

Date: January 29, 2010